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To: Division of Corporations
Fax Number : (850) 922-4001

From: Account Name : BLUMBERG/EXCELSIOR CORPORATE SERVICES, INC.
Account Number : 075350000353
Phone : (212) 431-5000
Fax Number : (212) 431-1441

FLORIDA PROFIT CORPORATION OR P.A.

1st City Mortgage Group, Inc.

Certificate of Status	0
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F. CHESLER

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ARTICLES OF INCORPORATION OF

1ST City Mortgage Group, Inc.

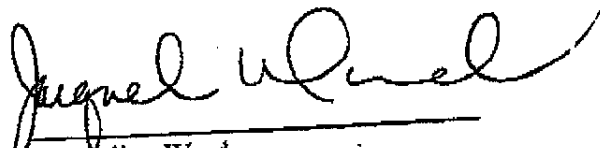
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED sole incorporator, being a natural person competent to contract and desiring to form a corporation under Title XXXV, Chapter 607, of the Revised Florida Statutes, herewith submits the following information:

1. The name of the corporation is: **1st City Mortgage Group, Inc.**
2. The duration of the corporation shall be perpetual.
3. The general purpose or purposes for which this corporation is being formed are to include the transaction of any or all lawful business for which corporations may be incorporated under this chapter.
4. The aggregate number of shares which the corporation shall have authority to issue is **1000 shares without par value.**
5. The principal mailing address of the corporation will be: **3202 Babbitt Avenue, Orlando, Florida 32833** and the name of its initial registered agent at such address is: **Davieca Arjune Singh**
6. The name and address of the sole incorporator is: **Jacqueline Ward, c/o Blumberg Excelsior Corporate Services, Inc., 62 White Street, 2nd Floor, New York, NY 10013**

IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation has executed these Articles of Incorporation.

Dated: March 12, 2001


Jacqueline Ward
Sole Incorporator

Blumberg Excelsior, Inc.
62 White Street
New York, NY 10013

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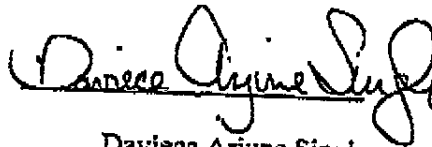
ACCEPTANCE OF APPOINTMENT

AS

REGISTERED AGENT

I, the undersigned, do hereby accept appointment as Registered Agent for 1st City Mortgage Group, Inc. the within named corporation.

Dated: March 12, 2001


Davleca Arjune Singh

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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62 White Street
New York, NY 10013

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